

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

### Monthly Servicing Report

Report Date: January 25, 2006  
Collection Period: 12/01/05 to 12/31/05

I. Series 2002-1, 2003-1 and 2004-1 Asset and Liability Summary					
A. Student Loan Portfolio and Fund Balance					
	November 30, 2005	Change	December 31, 2005		
1 Principal Balance	\$1,395,300,434.93	\$148,503,605.62	\$1,543,804,040.55		
2 Accrued Interest (Include SAP Estimate & ISP)	\$21,178,661.73	\$4,636,939.23	\$25,815,600.96		
3 Total Principal And Accrued Interest Balance	\$1,416,479,096.66	\$153,140,544.85	\$1,569,619,641.51		
4 Fund Accounts Balance	\$391,807,536.86	(\$190,794,314.02)	\$201,013,222.84		
5 Total Student Loans And Fund Balance	\$1,808,286,633.52	(\$37,653,769.17)	\$1,770,632,864.35		
B.					
1 Weighted Average Coupon (WAC) [not including SAP]	3.71%	-0.19%	3.52%		
2 Weighted Average Remaining Maturity (WARM) [includes in-school period]	261	19	280		
3 Number of Loans	66,746	(6,102)	60,644		
4 Number of Borrowers	42,505	(582)	41,923		
C. Notes and Certificates					
	12/31/2005 Int. Rate	Balance 11/30/2005	Change	Balance 12/31/2005	% of O/S Securities
1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	4.59%	\$23,565,000.00	(\$8,750,000.00)	\$14,815,000.00	0.83%
2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	4.70%	\$297,547,000.00	\$0.00	\$297,547,000.00	16.58%
3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	4.42%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.98%
4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	4.35%	\$53,400,000.00	\$0.00	\$53,400,000.00	2.98%
5 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]	4.48%	\$23,750,000.00	\$0.00	\$23,750,000.00	1.32%
6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	4.58%	\$135,862,000.00	(\$21,352,000.00)	\$114,510,000.00	6.38%
7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	4.78%	\$304,462,000.00	\$0.00	\$304,462,000.00	16.96%
8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	4.33%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.28%
9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	4.41%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.28%
10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	4.35%	\$40,850,000.00	\$0.00	\$40,850,000.00	2.28%
11 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	4.18%	\$40,800,000.00	\$0.00	\$40,800,000.00	2.27%
12 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	4.45%	\$19,700,000.00	\$0.00	\$19,700,000.00	1.10%
13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	4.63%	\$53,728,000.00	\$0.00	\$53,728,000.00	2.99%
14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	4.73%	\$414,672,000.00	\$0.00	\$414,672,000.00	23.10%
15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	4.37%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.62%
16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	4.37%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.62%
17 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	4.27%	\$65,000,000.00	\$0.00	\$65,000,000.00	3.62%
18 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	4.30%	\$64,100,000.00	\$0.00	\$64,100,000.00	3.57%
19 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	4.27%	\$22,500,000.00	\$0.00	\$22,500,000.00	1.25%
13 Total Notes and Certificates	4.52%	\$1,825,036,000.00	(\$30,102,000.00)	\$1,794,934,000.00	100.00%
D. Fund Balances					
	11/30/05	Change	12/31/05		
1 Acquisition Fund	\$94,719,422.68	(\$23,387,730.79)	\$71,331,691.89		
2 Administration Fund	\$564,778.63	\$874,063.88	\$1,438,842.51		
3 Capitalized Interest Fund	\$83,953,416.10	\$0.00	\$83,953,416.10		
4 Collection Fund	\$178,094,803.05	(\$139,867,762.82)	\$38,227,040.23		
5 Debt Service Fund - Interest Account	\$14,397,840.36	(\$8,344,884.29)	\$6,052,956.07		
6 Debt Service Fund - Principal Account	\$20,077,276.04	(\$20,068,000.00)	\$9,276.04		
7 Total Fund Accounts Balance	\$391,807,536.86	(\$190,794,314.02)	\$201,013,222.84		

# ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2006

Collection Period: 12/01/05 to 12/31/05

II. Series 2002-1, 2003-1 and 2004-1 Transactions and Accruals		
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>12/01/05 to 12/31/05</b>
	1 Borrower Payments	(\$104,037,618.30)
	2 Claim Payments	(\$547,103.02)
	3 Refunds	\$28,201.22
	4 Reversals	\$0.00
	5 New Acquisitions	\$251,740,637.60
	6 Total Principal Collections	<b>\$147,184,117.50</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$1,329,586.50
	2 Cancellations/Reissues	(\$6,124.49)
	3 Capitalized Guarantee Fees	\$0.00
	4 Other Adjustments	(\$3,973.89)
	5 Total Non-Cash Principal Activity	<b>\$1,319,488.12</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>\$148,503,605.62</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	
	1 Borrower Payments	(\$2,851,129.10)
	2 Claim Payments	(\$11,301.16)
	3 Reversals	\$0.00
	4 New Acquisitions	(\$25.62)
	5 Other Adjustments	\$0.00
	6 Subsidy Payments (ISP)	\$0.00
	7 Special Allowance Payments (SAP)	\$0.00
	8 Total Interest Collections	<b>(\$2,862,455.88)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$3,874,394.91
	2 Interest Subsidy Payment Accruals	\$567,428.12
	3 Special Allowance Payment Accrual estimate (SAP)	\$4,329,658.72
	4 Capitalized Interest	(\$1,329,586.50)
	5 Other Adjustments	\$57,499.86
	6 Total Non-Cash Interest Activity	<b>\$7,499,395.11</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$4,636,939.23</b>

# ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

## Monthly Servicing Report

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Collection Period: 12/01/05 to 12/31/05

III. Series 2002-1, 2003-1 and 2004-1 Collection Fund Activity			
A.	Collection Fund	December 31, 2005	
		1 Beginning Balance	\$90,112,744.21
		2 Transfers to Other Funds	(\$90,111,574.62)
		3 Payments Received	\$35,444,427.11
		4 Payments Due	\$0.00
		5 Federal Interest Subsidy Payments (net adjustments)	(\$876,618.51)
		6 Federal Special Allowance Payments	\$0.00
		7 Guarantee Payments of Principal	547,103.02
		8 Guarantee Payments of Interest	11,301.16
		9 Sale Proceeds	\$0.00
		10 Earnings	\$443,522.67
		11 Counterparty Swap Payments	\$0.00
		12 Transfers from Other Funds	\$469,417.33
		13 Ending Balance	\$36,040,322.37
B.	Estimated Required Payments Under Waterfall	Estimated Due	Distribute from Collection
			Transfer/Used from Other Funds
		1 Administration Fund Distributions	\$2,502,218.57
		2 Payment of Interest Distribution Amount on Senior Notes or Senior Obligations	\$7,175,051.04
		3 Payment of Principal Distribution Amount on Senior Notes or Senior Obligations	\$0.00
		4 Payment of Interest Distribution Amount on Subordinate Note	\$305,511.23
		5 Payment of Principal Distribution Amount on Subordinate Note	\$0.00
		6 Allocation to Principal Account for scheduled Principal Payments	\$12,479,666.67
		7 Allocate to Acquisition Fund, an Amount up to the Principal Distribution Amount	\$0.00
		8 Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00
		9 Allocate to Acquisition Fund, after prior allocations	\$13,577,874.86
		10 a. Interest account payments on Senior and Subordinate Carry-Over	\$0.00
		b. Interest account Termination payment of Senior or Subordinate notes	\$0.00
		11 Cash Release to Access Group, Inc.	\$0.00
		12 Total Payments	\$36,040,322.37

**ACCESS GROUP, INC.****Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes****Monthly Servicing Report**

Report Date: January 25, 2006

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IV. Series 2002-1, 2003-1 and 2004-1 Waterfall for Distributions				
				Remaining Funds Balance
A.	Total Available Funds (Collection Fund Account)	\$36,040,322.37		\$36,040,322.37
B	Administration Funds	\$2,502,218.57		\$33,538,103.80
C	Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$62,325.69		\$33,475,778.10
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$1,281,762.55		\$32,194,015.55
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$179,829.84		\$32,014,185.71
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$181,421.16		\$31,832,764.55
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$480,686.07		\$31,352,078.48
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$1,333,877.96		\$30,018,200.52
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$135,687.36		\$29,882,513.16
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$136,937.37		\$29,745,575.79
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$138,783.79		\$29,606,792.00
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$117,234.72		\$29,489,557.28
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$228,000.05		\$29,261,557.23
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$1,797,713.01		\$27,463,844.22
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$219,895.00		\$27,243,949.22
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$221,884.00		\$27,022,065.22
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$441,675.00		\$26,580,390.22
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$217,337.46		\$26,363,052.76
	Total Interest Distribution on Senior Notes or Obligations:	\$7,175,051.04		
D	Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:			
	1 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-1 [FRN]	\$0.00		\$26,363,052.76
	2 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-2 [FRN]	\$0.00		\$26,363,052.76
	3 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-3 [ARC]	\$0.00		\$26,363,052.76
	4 Student Loan Asset-Backed Notes, Senior Series 2002-1 A-4 [ARC]	\$0.00		\$26,363,052.76
	5 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-1 [FRN]	\$0.00		\$26,363,052.76
	6 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-2 [FRN]	\$0.00		\$26,363,052.76
	7 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-3 [ARC]	\$0.00		\$26,363,052.76
	8 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-4 [ARC]	\$0.00		\$26,363,052.76
	9 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-5 [ARC]	\$0.00		\$26,363,052.76
	10 Student Loan Asset-Backed Notes, Senior Series 2003-1 A-6 [ARC]	\$0.00		\$26,363,052.76
	11 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-1 [FRN]	\$0.00		\$26,363,052.76
	12 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-2 [FRN]	\$0.00		\$26,363,052.76
	13 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-3 [ARC]	\$0.00		\$26,363,052.76
	14 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-4 [ARC]	\$0.00		\$26,363,052.76
	15 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-5 [ARC]	\$0.00		\$26,363,052.76
	16 Student Loan Asset-Backed Notes, Senior Series 2004-1 A-6 [ARC]	\$0.00		\$26,363,052.76
	Total Principal Distribution on Senior Notes or Obligations:	\$0.00		
E	Payment of Interest Distribution Amount on Subordinate Notes or Obligations:			
	1 Student Loan Asset-Backed Notes, Subordinate Series 2002-1 B [ARC]	\$81,600.25		\$26,281,452.51
	2 Student Loan Asset-Backed Notes, Subordinate Series 2003-1 B [ARC]	\$68,228.98		\$26,213,223.53
	3 Student Loan Asset-Backed Notes, Subordinate Series 2004-1 B [ARC]	\$155,682.00		\$26,057,541.53
	Total Interest Distribution on Subordinate Notes or Obligations:	\$305,511.23		
F	Payment of Principal Distribution Amount of Subordinate Notes	\$0.00		\$26,057,541.53
G	Allocation to Principal Account for scheduled Principal Payments	\$12,479,666.67		\$13,577,874.86
H	Allocate to Acquisition Fund, an Amount up to the Principal Distribution Amount	\$0.00		\$13,577,874.86
I	Payment of Interest Distribution Amount on Subordinate Note (Trigger Event)	\$0.00		\$13,577,874.86
J	Allocate to Acquisition Fund, after prior allocations	\$13,577,874.86		\$0.00
K	Interest Account Payments on Senior and Subordinate Carry-Over	\$0.00		\$0.00
L	Interest Account for Payment of termination pmt. Of Swap Agreements	\$0.00		\$0.00
I	Access Group, Inc	\$0.00		\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes Monthly Servicing Report

Report Date: January 25, 2006

Collection Period: 12/01/05 to 12/31/05

V. Series 2002-1, 2003-1 and 2004-1 Net Loan Rate and Asset Percentages			
A.	Net Loan Rate	December 31, 2005	
	1 ARC outstanding aggregate principal	\$595,200,000.00	
	2 Interest net of FRN allocation	\$5,210,930.00	
	3 Minus counterparty swap payments	\$0.00	
	4 Minus administrative allowance	\$523,455.87	
	5 Minus amounts required..ED..gurarantee agencies	\$1,094,400.88	
	6 Minus defaulted during the month	\$0.00	
	7 Minus auction note and trustee fees	\$120,209.81	
	<b>Net Loan Rate</b>	<b>7.00%</b>	
B.	Senior Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,569,619,641.51	
	2 Fund Balances	\$201,013,222.84	
	3 Senior Notes Interest	\$1,813,973.71	
	4 Senior Notes Outstanding	\$1,728,984,000.00	
	<b>Senior Asset Percentage</b>	<b>102.3%</b>	
C.	Subordinate Asset Percentage		
	1 Student Loan Portfolio Balance	\$1,569,619,641.51	
	2 Fund Balances	\$201,013,222.84	
	3 All Notes Interest	\$1,970,096.57	
	4 All Notes Outstanding	\$1,794,934,000.00	
	<b>Subordinate Asset Percentage</b>	<b>98.5%</b>	

**ACCESS GROUP, INC.**

Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2006

Collection Period: 12/01/05 to 12/31/05

VI. Series 2002-1, 2003-1 and 2004-1 Portfolio Characteristics				12/31/2005
A.	December 31, 2005	Number of Loans	Dollar Amount	% of Portfolio
	<b>Loan Type Distribution:</b>			
	1 Subsidized Stafford	19,404	\$135,008,264.68	8.75%
	2 UnSubsidized Stafford	18,063	\$163,031,654.30	10.56%
	3 Consolidation	23,177	\$1,245,764,121.57	80.69%
	4 Total By Loan Type Distribution	60,644	\$1,543,804,040.55	100.00%
	<b>B. Borrower Status Distribution:</b>			
	1 In-School	14,362	118,841,252	7.70%
	2 In-School Consolidations	3,320	136,343,828	8.83%
	3 Grace	2,046	16,033,129	1.04%
	4 Deferment	6,321	144,781,514	9.38%
	5 Forbearance	3,799	96,842,337	6.27%
	6 Repayment	30,617	1,028,958,425	66.65%
	7 Claims	179	2,003,555	0.13%
	8 Total By Borrower Status Distribution	60,644	\$1,543,804,040.55	100.00%
<b>C.</b>	<b>School Type Distribution:</b>			
	1 Graduate	57,675	\$1,533,983,995.37	99.36%
	2 Undergraduate	2,969	\$9,820,045.18	0.64%
	3 Total By School Type Distribution	60,644	\$1,543,804,040.55	100.00%

# ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2002-1, 2003-1 & 2004-1 Notes

## Monthly Servicing Report

Report Date: January 25, 2006

Collection Period: 12/01/05 to 12/31/05

VII. Series 2002-1, 2003-1 and 2004-1 Notes				Portfolio Status By Loan Type								
	Status	SUBSIDIZED			UNSUBSIDIZED			CONSOLIDATIONS				
		# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)	# of Loans	Amount (\$)	Percentage (%)		
A	INTERIM: In-School Current	7,468	\$55,048,434	40.55%	6,894	\$68,601,293	40.34%	3,320	\$136,717,102	10.93%		
B	Grace Current	1,056	\$7,685,573	5.66%	990	\$9,047,928	5.32%	0	\$0	0.00%		
C	TOTAL INTERIM	8,524	\$62,734,007	46.21%	7,884	\$77,649,220	45.67%	3,320	\$136,717,102	10.93%		
D	REPAYMENT: Active											
	Current	5,290	\$33,538,340	24.71%	4,775	\$40,402,248	23.76%	16,780	\$893,735,409.64	71.46%		
	1-29 Days Delinquent	687	\$4,695,456	3.46%	634	\$5,654,633	3.33%	418	\$24,873,691	1.99%		
	30-59 Days Delinquent	314	\$2,102,539	1.55%	288	\$2,460,835	1.45%	143	\$8,651,137	0.69%		
	60-89 Days Delinquent	127	\$756,097	0.56%	109	\$949,839	0.56%	54	\$2,997,269	0.24%		
	90-119 Days Delinquent	101	\$667,382	0.49%	92	\$808,881	0.48%	28	\$1,595,212	0.13%		
	>120 Days Delinquent	373	\$2,518,000	1.85%	350	\$2,984,306	1.76%	54	\$3,021,986	0.24%		
E	Deferment: Current	2,555	\$18,189,929	13.40%	2,484	\$25,262,813	14.86%	1,282	\$103,232,414	8.25%		
F	Forbearance: Current	1,346	\$9,912,221	7.30%	1,365	\$13,099,885	7.70%	1,088	\$75,257,751	6.02%		
G	TOTAL REPAYMENT	10,793	\$72,379,965	53.32%	10,097	\$91,623,440	53.88%	19,847	\$1,113,364,869	89.02%		
	Interim Claims	1	\$5,529	0.00%	1	\$3,958	0.00%	0	\$0	0.00%		
	Claims Filed	86	\$633,241	0.47%	81	\$762,759	0.45%	10	\$661,897	0.05%		
	Claims Rejected	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%		
	Claims Returned	0	\$0	0.00%	0	\$0	0.00%	0	\$0	0.00%		
H	TOTAL CLAIMS	87	\$638,771	0.47%	82	\$766,717	0.45%	10	\$661,897	0.05%		
I	TOTAL PORTFOLIO	19,404	\$135,752,742	100.00%	18,063	\$170,039,377	100.00%	23,177	\$1,250,743,868	100.00%		
J	GRAND TOTAL					\$1,556,535,987						

**ACCESS GROUP, INC.**

Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

Monthly Servicing Report

Report Date: January 25, 2006

Collection Period: 12/01/05 to 12/31/05

VIII. Series 2002-1, 2003-1 and 2004-1 Portfolio Summary Report		
	Collection Period Reporting Date	12/01/05 to 12/31/05 01/25/06
<b>A</b>	<b>1 ABS Notes Outstanding</b>	<b>\$1,794,934,000</b>
<b>B</b>	1 Total Principal Balance	\$1,543,804,041
	2 Total Fund Accounts Balance	\$201,013,223
	3 Total Principal and Accrued Interest Balance	\$1,569,619,642
	4 Number of Loans	60,644
	5 Number of Borrowers	41,923
<b>C</b>	1 Borrower Payments- Principal	\$104,037,618
	2 Borrower Payments- Interest	\$2,851,129
<b>D</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$1,285,989
	3 Cash Release to Access Group, Inc.	\$0
<b>E</b>	1 Weighted Average Coupon (WAC)	3.52%
	2 Weighted Average Remaining Maturity (WARM)	280
<b>F</b>	1 Senior Notes Outstanding	\$1,728,984,000
	2 Subordinate Notes Outstanding	\$65,950,000
	3 Senior Notes Principal Distribution	\$30,102,000
	4 Subordinate Notes Principal Distribution	\$0
	5 Net Loan Rate	7.00%
	6 Senior Asset Percentage	102.30%
	7 Subordinate Asset Percentage	98.54%

# ACCESS GROUP, INC.

Student Loan Asset-Backed Series 2002-1, 2003-1 and 2004-1 Notes

Trend Analysis Report

December 31, 2005

IX. STUDENT LOAN ASSET-BACKED SECURITIES NOTES SERIES 2002-1, 2003-1 and 2004-1 - PORTFOLIO TREND ANALYSIS REPORT														
	Collection Period	December-04	January-05	February-05	March-05	April-05	May-05	June-05	July-05	August-05	September-05	October-05	November-05	December-05
	Reporting Date	1/25/2005	2/25/2005	3/25/2005	4/25/2005	5/25/2005	6/27/2005	7/25/2005	8/25/2005	9/26/2005	10/25/2005	11/25/2005	12/27/2005	1/25/2006
A	1 Asset Backed Securities	\$1,893,472,000	\$1,893,472,000	\$1,893,472,000	\$1,877,217,000	\$1,877,217,000	\$1,877,217,000	\$1,858,023,000	\$1,858,023,000	\$1,858,023,000	\$1,825,036,000	\$1,825,036,000	\$1,825,036,000	\$1,794,934,000
B	1 Total Principal Balance	\$1,528,895,241	\$1,545,755,965	\$1,556,136,646	\$1,635,251,590	\$1,633,489,135	\$1,619,694,051	\$1,600,670,138	\$1,602,139,989	\$1,589,412,906	\$1,500,251,775	\$1,452,658,870	\$1,395,300,435	\$1,543,804,041
	2 Total Fund Accounts Balance	\$305,428,865	\$293,402,535	\$285,814,758	\$179,666,795	\$186,380,379	\$201,077,994	\$193,635,662	\$205,197,256	\$219,499,885	\$264,744,853	\$319,240,299	\$391,807,537	\$201,013,223
	3 Total Principal and Accrued Interest Balance	\$1,558,419,408	\$1,574,255,651	\$1,584,390,738	\$1,668,119,197	\$1,666,454,748	\$1,652,376,300	\$1,636,562,771	\$1,629,281,437	\$1,620,259,969	\$1,534,390,424	\$1,485,111,552	\$1,416,479,097	\$1,569,619,642
	4 Number of Loans	121,458	114,014	111,186	110,965	109,600	108,149	105,361	102,283	97,937	88,723	79,948	66,746	60,644
	5 Number of Borrower	47,766	47,012	47,231	48,503	48,298	47,840	46,980	46,669	45,771	42,370	48,257	42,505	41,923
C	1 Borrower Payments- Principal	\$90,042,464	\$84,012,529	\$38,805,670	\$20,491,789	\$16,243,198	\$14,449,877	\$28,376,822	\$37,276,828	\$50,068,444	\$89,913,780	\$95,397,584	\$135,632,760	\$104,037,618
	2 Borrower Payments- Interest	\$1,815,751	\$2,023,746	\$1,822,621	\$1,814,558	\$2,043,942	\$2,174,026	\$2,534,387	\$2,614,638	\$3,174,293	\$3,591,185	\$4,484,602	\$6,511,789	\$2,851,129
D	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administration Fees	\$1,273,570	\$1,287,615	\$1,296,262	\$1,362,165	\$1,360,696	\$1,349,205	\$1,333,358	\$1,334,583	\$1,323,981	\$1,249,710	\$1,210,065	\$1,162,285	\$1,285,989
	3 Cash Release to Access Group, Inc.												-	-
E	1 Weighted Average Coupon (WAC)	3.07%	3.05%	3.05%	3.05%	3.05%	3.05%	3.06%	3.97%	3.92%	3.87%	3.79%	3.71%	3.52%
	2 Weighted Average Remaining Maturity (WARM)	197	211	217	225	225	225	226	229	233	238	246	261	280
F	1 Senior Notes Outstanding	\$1,827,522,000	\$1,827,522,000	\$1,827,522,000	\$1,811,267,000	\$1,811,267,000	\$1,811,267,000	\$1,792,073,000	\$1,792,073,000	\$1,792,073,000	\$1,759,086,000	\$1,759,086,000	\$1,759,086,000	\$1,728,984,000
	2 Subordinate Notes Outstanding	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000	\$65,950,000
	4 Senior Notes Principal Distribution	\$5,380,000	\$0	\$0	\$16,255,000	\$0	\$0	\$19,194,000	\$0	\$0	\$32,987,000	\$0	\$0	\$30,102,000
	5 Subordinate Notes Principal Distribution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	3 Net Loan Rate	5.74%	4.36%	5.27%	5.22%	5.44%	5.74%	6.27%	5.84%	6.82%	6.79%	6.43%	5.83%	6.99%
	6 Senior Asset Percentage	101.93%	101.98%	101.97%	101.95%	102.03%	101.86%	102.06%	102.08%	102.15%	102.20%	102.24%	102.22%	102.30%
	7 Subordinate Asset Percentage	98.37%	98.42%	98.41%	98.36%	98.44%	98.28%	98.43%	98.45%	98.51%	98.50%	98.54%	98.52%	98.54%